

CONNECTICUT STATE INSURANCE DEPARTMENT
ACCIDENT & HEALTH

EXHIBIT 3 **ALPHABETICAL** RANKING OF INSURANCE COMPANIES AND GROUPS OF INSURANCE COMPANIES AGAINST
WHOM JUSTIFIED AND/OR QUESTIONABLE COMPLAINTS HAVE BEEN RECORDED.
THE COMPANY OR GROUP WITH THE **LOWEST** COMPLAINT RATIO IS RANKED NO. 1

COMPANY NAME	DIRECT PREMIUM	UNDER- WRITING		MARKETING SALES		CLAIMS HANDLING		POLICY SERVICE		OTHER		TOTAL		RATIO COMPL/DP	RANK
		J	Q	J	Q	J	Q	J	Q	J	Q	J	Q		
ANTHEM HEALTH PLANS INC	1,843,727,048	0	0	0	0	157	0	0	0	3	0	160	0	.086	9
AMERICAN REPUBLIC INS CO	6,256,968	0	0	0	0	11	0	0	0	0	0	11	0	1.758	21
AON CORP *	10,293,935	0	0	0	0	1	0	0	0	0	0	1	0	.097	11
CIGNA HEALTH GROUP *	165,145,153	0	0	0	0	2	0	0	0	0	0	2	0	.012	1
CELTIC INS CO	11,297,901	1	0	1	0	3	0	1	0	0	0	6	0	.531	19
CERES GROUP *	3,812,255	0	0	0	0	34	0	0	0	1	0	35	0	9.180	24
CONSECO GROUP *	24,783,643	0	0	1	0	9	0	0	0	0	0	10	0	.403	17
FORTIS GROUP *	43,018,087	0	0	1	0	2	0	0	0	1	0	4	0	.092	10
GE GLOBAL GROUP *	45,229,483	0	0	0	0	0	1	0	0	0	0	0	1	.022	3
GOLDEN RULE GROUP *	46,753,038	0	0	1	0	1	0	0	0	2	0	4	0	.085	8
HARTFORD FIRE & CASUALTY GRP *	32,459,138	0	0	0	0	1	0	0	0	0	0	1	0	.030	4
JOHN HANCOCK GROUP *	13,309,974	0	0	0	0	0	0	1	0	0	0	1	0	.075	7
LIBERTY NATIONAL *	6,703,915	0	0	1	0	0	0	0	0	0	0	1	0	.149	14
METROPOLITAN GROUP *	52,205,282	0	0	0	0	1	0	0	0	0	0	1	0	.019	2
MUTUAL OF OMAHA *	16,922,949	0	0	0	0	1	0	0	0	0	0	1	0	.059	6
NATIONAL HEALTH INSURANCE GRP*	9,073,297	0	0	0	0	16	0	0	0	0	0	16	0	1.763	22
PRINCIPAL FINANCIAL GROUP *	5,547,762	0	0	0	0	1	0	0	0	0	0	1	0	.180	15
PROTECTIVE LIFE INSURANCE GRP*	2,588,576	0	0	0	0	17	0	0	0	0	0	17	0	6.567	23
TRUSTMARK INSURANCE CO. GROUP*	3,190,538	0	0	0	0	1	0	0	0	0	0	1	0	.313	16
UICI GROUP *	23,209,416	0	0	1	1	1	0	0	0	0	0	2	1	.129	12
UNITED HEALTHCARE INS GROUP *	152,597,433	0	0	0	0	21	0	0	0	0	0	21	0	.137	13
UNIVERSAL HOLDINGS CORP *	18,705,703	2	0	8	0	0	0	1	0	0	0	11	0	.588	20
UNUMPROVIDENT CORPORATE GROUP*	98,758,301	0	0	1	1	2	0	0	0	0	0	3	1	.040	5
WORLD INS CO *	2,211,527	0	0	0	0	0	0	0	0	1	0	1	0	.452	18
TOTALS	2,637,801,322	3	0	15	2	282	1	3	0	8	0	311	3		

* DENOTES GROUP OF INSURANCE COMPANIES